

**STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.**

0 Valuation of Security 0 Assumption of Executory Contract or Unexpired Lease 0 Lien Avoidance

Last revised: December 1, 2017

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

In Re: Case No.: 17-17053  
William and Katrina Warren Judge: ABA

Debtor(s)

**Chapter 13 Plan and Motions**

☐ Original ☒ Modified/Notice Required Date: 7/13/2018  
☐ Motions Included ☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE

**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: /s/SW Initial Debtor: /s/WW Initial Co-Debtor: /s/KW

**Part 1: Payment and Length of Plan**

a. The debtor shall pay \$ 170.00 per month to the Chapter 13 Trustee, starting on August 1, 2018 for approximately 45 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: \_\_\_\_\_

☐ Refinance of real property:

Description:

Proposed date for completion: \_\_\_\_\_

☐ Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: \_\_\_\_\_

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

**Part 2: Adequate Protection ☒ NONE**

a. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_\_ (creditor).

b. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: \_\_\_\_\_ (creditor).

**Part 3: Priority Claims (Including Administrative Expenses)**

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ 2,960.00+1200.00
DOMESTIC SUPPORT OBLIGATION	Child Support	notice only
Internal Revenue Service	taxes	notice only
State of New Jersey	taxes	notice only
Bayview Loan Servicing	Administrative	\$531.00

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:  
Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

**Part 4: Secured Claims**

**a. Curing Default and Maintaining Payments on Principal Residence:** ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

**b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears:** ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

**c. Secured claims excluded from 11 U.S.C. 506:** ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

**d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**e. Surrender ☒ NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt

**f. Secured Claims Unaffected by the Plan ☐ NONE**

The following secured claims are unaffected by the Plan:

Bayview Loan Servicing- arrears cured via a lona modificaiton. Payments are to be maintained outside of the Plan.

Santander-2016 Honda CRV

**g. Secured Claims to be Paid in Full Through the Plan:** ☒ NONE

Creditor	Collateral	Total Amount to be Paid Through the Plan

**Part 5: Unsecured Claims** ☒ NONE

**a. Not separately classified** allowed non-priority unsecured claims shall be paid:

☐ Not less than \$ 0.00 to be distributed *pro rata*

☐ Not less than \_\_\_\_\_ percent

☒ *Pro Rata* distribution from any remaining funds

**b. Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

**Part 6: Executory Contracts and Unexpired Leases** ☒ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

**Part 7: Motions ☒ NONE**

**NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.**

**a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☒ NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

**b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒ NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

**Part 8: Other Plan Provisions**

**a. Vesting of Property of the Estate**

- ☒ Upon confirmation  
☐ Upon discharge

**b. Payment Notices**

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

**c. Order of Distribution**

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Priority Claims
- 3) Secured Claims
- 4) Unsecured Claims

**d. Post-Petition Claims**

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.



**Part 9: Modification ☒ NONE**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: July 13, 2018.

Explain below **why** the plan is being modified:

To list the debt with Bayview Loan Servicing as unaffected by the Plan since the arrears were cured via a loan modification.

Explain below **how** the plan is being modified:

To list the debt with Bayview Loan Servicing as unaffected by the Plan since the arrears were cured via a loan modification.

Are Schedules I and J being filed simultaneously with this Modified Plan? ☒ Yes ☐ No

**Part 10: Non-Standard Provision(s): Signatures Required**

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are void.

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Certification.

I certify under penalty of perjury that the plan contains no non-standard provisions other than those set forth in this final paragraph.

Date: 7/13/2018

/s/Seymour Wasserstrum  
Attorney for the Debtor

Date: 7/13/2018

/s/ William Warren  
Debtor

Date: 7/13/2018

/s/ Katrina Warren  
Joint Debtor

## Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

Date: 7/13/2018

/s/Seymour Wasserstrum  
Attorney for the Debtor

I certify under penalty of perjury that the above is true.

Date: 7/13/2018

/s/ William Warren  
Debtor

Date: 7/13/2018

/s/ Katrina Warren  
Joint Debtor

**Certificate of Notice Page 11 of 13**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 William Warren  
 Katrina Warren  
 Debtors

Case No. 17-17053-ABA  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: pdf901

Page 1 of 3  
 Total Noticed: 51

Date Rcvd: Jul 17, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 19, 2018.

db/jdb  
 aty  
 516753759  
 516753763  
 516753768  
 516753769  
 516753770  
 516880549  
 516773842  
 516753772  
 516753778  
 516753783  
 516753784  
 516753789  
 516897567  
 516897163  
 516753786  
 516753787  
 516753788  
 516753791  
 517167940  
 516829813

+William Warren, Katrina Warren, 40 Dennisville Petersburg Rd, Woodbine, NJ 08270-3100  
 +Kenneth D. Mackler, 1030 Atlantic Avenue, Atlantic City, NJ 08401-7427  
 +Amanda Cedeno, 107 Vermont Ave, Egg Harbor Township, NJ 08234-7209  
 +Atlantic County Probation, PO Box 5129, Atlantic City, NJ 08404-5129  
 +CBNA, PO Box 6189, Sioux Falls, SD 57117-6189  
 +CBNA/best buy, 50 Northwest Point Road, Elk Grove Village, IL 60007-1032  
 +CITI, PO Box 6241, Sioux Falls, SD 57117-6241  
 CW Nexus Credit Card Holdings 1, LLC, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368  
 +Cape Regional Medical Center, and Shore Memorial Center, Collections and Recoveries, PO Box 35, Northfield, NJ 08225-0035  
 +Collection And Recoveries, 201 Tilton Rd, Northfield, NJ 08225-1247  
 IRS, PO Box 725, Special Procedures Function, Springfield, NJ 7081  
 +Northland Group Inc, PO Box 390846, Minneapolis, MN 55439-0846  
 Office Of Attorney General, 25 Market Street, PO Box 112, Richard J Hughes Justice Complex, Trenton, NJ 08625-0112  
 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245  
 (address filed with court: State Of New Jersey, P.O. Box 245, Dept Of Treasury-Division Of Taxation, Trenton, NJ 08695-0245)  
 +Santander Consumer USA Inc, PO Box 961245, Fort Worth, TX 76161-0244  
 +Santander Consumer USA Inc., P.O. Box 560284, Dallas, TX 75356-0284  
 +Schiller, Knapp, Lefkowitz & Hertzell LLP, 950 New Loudon Rd, Suite 109, Latham, NY 12110-2182  
 +Sears, PO box 6286, Sioux Falls, SD 57117-6286  
 +Selip & Stylianou LLP, 10 Forest Avenue, Paramus, NJ 07652-5238  
 ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026  
 (address filed with court: Toyota Financial Services, 4 Gatehall Drive - Suite 350, Parsippany, NJ 7054)  
 Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
 +Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg  
 E-mail/Text: usanj.njbankr@usdoj.gov Jul 17 2018 23:17:11 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg  
 +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Jul 17 2018 23:17:08 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
 516753758  
 +E-mail/Text: ally@ebn.phinsolutions.com Jul 17 2018 23:16:11 Ally Financial, PO Box 380902, Bloomington, MN 55438-0902  
 516753760  
 E-mail/Text: legal@arsnational.com Jul 17 2018 23:16:45 Ars, P.O. Box 469046, Escondido, CA 92046-9046  
 516753761  
 E-mail/Text: legal@arsnational.com Jul 17 2018 23:16:45 Ars National Services Inc, P.O. Box 469100, Escondido, CA 92046-9100  
 516753762  
 E-mail/Text: bankruptcy@pepcoholdings.com Jul 17 2018 23:16:41 Atlantic City Electric Company, Pepco Holdings, Inc., Bankruptcy Division, Mail Stop 84CP42, 5 Collins Drive, Suite 2133, Carneys Point, NJ 08069-3600  
 516753764  
 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Jul 17 2018 23:17:40 Bayview Loan Servicing, 4425 Ponce De Leon Blvd, Miami, FL 33146-1837  
 516996694  
 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Jul 17 2018 23:17:40 Bayview Loan Servicing, LLC, c/o Schiller Knapp Lefkowitz Hertzell, LL, 4425 Ponce de Leon Blvd, Coral Gables, FL 33146-1837  
 516753766  
 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jul 17 2018 23:14:53 Capital One Bank Usa, 15000 Capital One Dr, Henrico, VA 23238  
 516753765  
 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jul 17 2018 23:15:25 Capital One, PO Box 30281, Salt Lake, UT 84130-0281  
 516753773  
 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 17 2018 23:16:48 Comenity Capital Bank/ Zales, PO Box 182120, Columbus, OH 43218-2120  
 516753774  
 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 17 2018 23:16:48 Comenity Capital/gmstop, PO Box 182120, Columbus, OH 43218-2120  
 516753776  
 +E-mail/PDF: creditonebknofications@resurgent.com Jul 17 2018 23:29:02 Credit One Bank, P.O. Box 98873, Las Vegas, NV 89193-8873  
 516753779  
 +E-mail/Text: cio.bncmail@irs.gov Jul 17 2018 23:16:28 IRS, 1601 Market St, Philadelphia, PA 19103-2301  
 516896168  
 E-mail/PDF: resurgentbknofications@resurgent.com Jul 17 2018 23:15:04 LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 516908243  
 E-mail/PDF: resurgentbknofications@resurgent.com Jul 17 2018 23:15:05 LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 516753781  
 +E-mail/PDF: gecsed@recoverycorp.com Jul 17 2018 23:14:47 Lowes, P.O. Box 965005, Orlando, FL 32896-5005

District/off: 0312-1

User: admin  
Form ID: pdf901

Page 2 of 3  
Total Noticed: 51

Date Rcvd: Jul 17, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516960235 +E-mail/Text: bankruptcydpt@mcmcg.com Jul 17 2018 23:17:08 MIDLAND FUNDING LLC,  
PO BOX 2011, WARREN, MI 48090-2011  
516753782 E-mail/Text: bkr@cardworks.com Jul 17 2018 23:16:03 Merrick Bank, PO Bx 9201,  
Old Bethpage, NY 11804-9001  
516991519 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jul 17 2018 23:14:29  
Portfolio Recovery Associates, LLC, c/o Best Buy Credit Card, POB 41067,  
Norfolk VA 23541  
516995207 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jul 17 2018 23:14:59  
Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.a., POB 41067,  
Norfolk VA 23541  
516995261 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jul 17 2018 23:15:31  
Portfolio Recovery Associates, LLC, c/o Sears Card, POB 41067, Norfolk VA 23541  
516780777 E-mail/Text: bnc-quantum@quantum3group.com Jul 17 2018 23:17:01  
Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788,  
Kirkland, WA 98083-0788  
516879940 E-mail/Text: bnc-quantum@quantum3group.com Jul 17 2018 23:17:01  
Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788  
516753790 +E-mail/PDF: gecsedirecoverycorp.com Jul 17 2018 23:14:55 Synch/Toysrusdc, Po Box 965005,  
Orlando, FL 32896-5005  
516755250 +E-mail/PDF: gecsedirecoverycorp.com Jul 17 2018 23:14:54 Synchrony Bank,  
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
516989229 +E-mail/PDF: gecsedirecoverycorp.com Jul 17 2018 23:14:55 Synchrony Bank,  
c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021  
516876221 +E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Jul 17 2018 23:29:38 Verizon,  
by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  
516753792 +E-mail/Text: wfmelectronicbankruptcyntifications@verizonwireless.com Jul 17 2018 23:16:04  
Verizon Wireless, PO Box 49, Lakeland, FL 33802-0049

TOTAL: 29

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

516753767\* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285  
(address filed with court: Capital One Bank Usa, 15000 Capital One Dr, Henrico, VA 23238)  
516753771\* +CITI, PO Box 6241, Sioux Falls, SD 57117-6241  
516753775\* +Comenity Capital/gmstop, PO Box 182120, Columbus, OH 43218-2120  
516753777\* IRS, PO Box 744, Springfield, NJ 07081-0744  
516753780\* +Irs, P.O. Box 7346, Philadelphia, PA 19101-7346  
516753785 ##+Santander Consumer USA, 8585 N Stemmons Fwy Ste 1100-N, Dallas, TX 75247-3822  
TOTALS: 0, \* 5, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 19, 2018

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 13, 2018 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation  
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Michael E. Blaine on behalf of Creditor Bayview Loan Servicing, LLC  
tshariff@schillerknapp.com; kcollins@schillerknapp.com; sbatcher@schillerknapp.com; ahight@schillerknapp.com; sbatcher@schillerknapp.com

District/off: 0312-1

User: admin  
Form ID: pdf901

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Total Noticed: 51

Date Rcvd: Jul 17, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Richard James Tracy, III on behalf of Creditor Bayview Loan Servicing, LLC  
rtracy@schillerknapp.com,  
tshariff@schillerknapp.com;kcollins@schillerknapp.com;ahight@schillerknapp.com  
Seymour Wasserstrum on behalf of Joint Debtor Katrina Warren mylawyer7@aol.com,  
ecf@seymourlaw.net  
Seymour Wasserstrum on behalf of Debtor William Warren mylawyer7@aol.com, ecf@seymourlaw.net  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7